

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481
Confirmation No. 5875
Applicant: Paul Willard et al.
Filed: March 9, 2001
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner: Subramanian, Narayanswamy
Art Unit: 3692
Docket: 132538-1014
Customer No.: 32914

BOX: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO INTERVIEW SUMMARY

Dear Sir:

This is in response to the Interview Summary dated June 27, 2008.

The interview was initiated by Examiner Subramanian on June 23, 2008. The examiner and the undersigned representative discussed claims 1, 7, 8, 10, 12, 13 and 14. The examiner asked that the wording "customer" be changed to "applicant" in claims 1, 7, 8 and 12. The examiner indicated that claims 10, 13 and 14 required additional searching, and would not,

contrary to statements made in a previous telephonic interview, be allowed. He suggested that the claims be prosecuted in a continuation application.

Applicants hereby authorize the Commissioner to charge any fees due but not submitted with this paper to Deposit Account No. 07-0153. The examiner is respectfully requested to call the attorney of record for any reasons that would advance the current application to issue. Please reference attorney docket no. 132438-1014.

Respectfully submitted,
GARDERE WYNNE SEWELL LLP

/Marc A. Hubbard/
Marc A. Hubbard
Registration No. 32,506
ATTORNEY FOR APPLICANT

Dated: July 28, 2008

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